

ELECTRONICALLY FILED January 14, 2010
PATENTS

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.:	10/786,023	Inventor(s):	Modigliani et al.
Filed:	February 26, 2004	Attorney Docket No.:	061350-5002-US
Customer No.:	09629	Confirmation No.:	2925
Examiner:	BASIT, Abdul	Art Unit:	3694

AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION
OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED AUGUST 17, 2009

Sir:

Applicant hereby petitions for a two-month extension of time to respond to the Office Action mailed August 17, 2009, thus extending the due date for this Response from November 17, 2009 to January 18, 2009. Please charge the required fee to Deposit Account No. 20-1507.

In response to the Office Action mailed August 17, 2009, the following claims and remarks are respectfully submitted.